

**Information to identify the case:**

Debtor 1	<b>Hector J Mercado</b>		Social Security number or ITIN xxx-xx-5270	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	<b>14-20604-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Hector J Mercado

8/13/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Hector J Mercado  
 Debtor

Case No. 14-20604-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db +Hector J Mercado, 28 N Vassar Square, Ventnor, NJ 08406-2418  
 cr +BSI Financial Services, 85 Broad Street, Suite 501, New York, NY 10004-1734  
 515386163 +City of Ventnor, Hank N. Rovillard Esq, LLC, 31 North Brighton Avenue, Atlantic City NJ 08401-3789  
 514808463 +Comcast Cable, ATTN: Eastern Account System, 75 Glen Road Ste 110, Sandy Hook, CT 06482-1170  
 518018901 +GHIDOTTI, BERGER, LLP, 1920 Old Tustin Ave., Santa Ana, CA 92705-7811  
 514808461 +Lucia Mercado, 28 N Vasser Square, Ventnor, NJ 08406-2418  
 514808464 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 514835145 +Nationstar Mortgage LLC, Shapiro & Diaz, LLP, 14000 Commerce Pkwy., Suite B, Mt. Laurel, NJ 08054-2242  
 517231113 +U.S. Bank Trust National Association, as Trustee, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480  
 517231114 +U.S. Bank Trust National Association, as Trustee, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association, as, c/o BSI Financial Services 75038-2480  
 514808465 Ventnor City, Water and Sewer Department, Winchester and Cornwall Aves., Ventnor, NJ 08406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2019 00:16:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 14 2019 00:16:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514808462 +EDI: CAPITALONE.COM Aug 14 2019 03:28:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 515056506 EDI: PRA.COM Aug 14 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 515417531\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@LOGS.com, njbankruptcynotifications@logs.com  
 Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
 Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Aug 13, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Jonathan C. Schwabl on behalf of Creditor BSI Financial Services  
bankruptcy@friedmanvartolo.com  
Rhondi L. Schwartz on behalf of Creditor Nationstar Mortgage LLC  
njbankruptcynotifications@logs.com  
Steven A. Silnutzer on behalf of Debtor Hector J Mercado stevenasil2000@yahoo.com,  
G28047@notify.cincompass.com;silnutzerlaw@gmail.com

TOTAL: 10